

Exhibit 3



Loss Mitigation Contact Information:
PNC Mortgage, B6-YM09-02-2
3232 Newmark Drive
Miamisburg, OH 45342-5421
1-888-224-4702

LOAN NUMBER
DATE June 20, 2016
PAGE 1 OF 2

ESTATE NASH
8800 LAUREL VALLEY LN
MONTGOMERY VILLAGE, MD 20886
00040901062488949973

Property Address:
8800 LAUREL VALLEY LN
MONTGOMERY VILLAGE, MD 20886

! We have completed the review of your appeal request, and no further options can be made available to you at this time.

Here are the results of your appeal request:

We are writing to let you know that we have completed our review of your appeal of the denial of a loan modification. We are unable to make any further options available to you at this time.

As of June 17, 2016, an independent appeal review determined that the information provided in your complete Loss Mitigation Application was correctly evaluated for a loan modification according to PNC rules and your investor-provided guidelines.

Here is what you can do:

Please refer to the Offer/Denial letter dated June 3, 2016 for more information on any options available to you. The due date for accepting the Offer provided in that letter, if applicable, has been extended to July 4, 2016.

If you wish to accept the Offer described in the letter dated Jun 3, 2016, you must return the signed and dated Offer Acceptance page or executed documents by July 4, 2016 (if required) and make all payments owed (if applicable), per the dates stated in the Offer Letter. For example, if your Offer was provided in February with a first payment due date of March 1 and if the due date for acceptance in this letter, is May 1, then by May 1, we must receive all payments due under the terms of the Offer. If under the terms of the Offer, payments are due on the first of the month starting in March, then to accept the offer, you would need to return the signed and dated Offer Acceptance page and pay the March, April and May payments by May 1.

If no Offer is made or accepted, or if you do not make all scheduled payments per the dates stated in the Offer/Denial Letter, normal servicing of your loan will continue. This may include collection and foreclosure proceedings, as well as negative credit bureau reporting, if applicable. If these proceedings were previously suspended, they may begin once more.

Here is how you can reach us if you have questions or need assistance:

Our goal is to help you make informed decisions regarding your home loan, and we are available to support you through this process. If you have any questions, please contact your representative CANDACE W at 1-888-224-4702 ext. 904-092-2320. Representatives are available Monday through Friday, 8:00 a.m. to 5:00 p.m. You can also visit us online at www.pncmortgage.com; navigate to the Customer Service Center and click the "Having Trouble Making Payments" link.

If you need help in understanding this letter, please call the HOPE Hotline at 1-888-995-HOPE and ask for Making Home Affordable (MHA) help. HUD-Approved Housing Counselors are available to assist you, at no charge.

This is an attempt to collect a debt and/or enforce our lien. Any information obtained will be used for that purpose unless prohibited by applicable law. However, if this debt has been discharged or if you are protected by the automatic stay in bankruptcy, we are not attempting to collect the debt from you personally, and if we have obtained relief from the automatic stay, we will only exercise our rights against the property itself. By providing this notice we

continue to next page

LM_ApDen_v01.10

To request information or notify us of an error regarding your account, please send a written request/notice to

PNC Mortgage
PO Box 8807
Dayton, OH 45401-8807



Loan: 0005348134 Doc Type: APPEAL DENIED BORR PKG (1184)



A Division of PNC Bank, National Association

LOAN NUMBER
DATE
PAGE 2 OF 2

JUNE 20, 2016

do not waive any applicable exemptions from state or federal collection laws

If you are requesting loss mitigation, please note that normal collection and the foreclosure activity will continue on your loan in the interim period of time while your request is being reviewed. Any information requested may be necessary to determine your eligibility for loss mitigation options. There may be additional fees or costs, that have been incurred but that are not included in this document. These fees may have not yet been applied to your account. To the extent they are fees we are permitted to receive from you under the terms of the note and mortgage, or other documents you have signed, you will be responsible for those fees and costs when they are applied to your account.

LM_AnDm v01.10

To request information or notify us of an error
regarding your account, please send a written
request/note to

PNC Mortgage
PO Box 6607
Dayton, OH 45401-6607



Loan: 0018848184 Orig Type: APPEAL DENIED CORR PKG (1184)

GOITEIN LAW, LLC
4550 Montgomery Avenue
Suite 760N
Bethesda, Maryland 20814-3379

Case 8:16-cv-02910-TDC Document 2-3 Filed 08/18/16 Page 4 of 4



PNC Bank, N.A. d/b/a PNC Mortgage
Registered Agent
CSC-Lawyers Incorporating Svc. Co.
7 St. Paul Street
Suite 820
Baltimore, Maryland 21202